

IN THE CLAIMS:

1. (Currently Amended) A method for printing and verifying checks over a network comprising the following steps:

connecting a client computer to a merchant server at a location remote from the client computer;

transmitting an order from the client computer to the merchant server;

using the client computer to select payment by check;

connecting the client computer to a check server;

inputting customer data at the client computer;

transmitting customer data from the client computer to the check server;

transmitting customer data from the check server to a check verification server;

confirming the order or payment by a message from the merchant server to the client computer and the check server by sending an electronic mail message to the client computer and the check server, where receipt of the confirming electronic message by the check server determines whether printing of the check is permitted;

transmitting an approval from the check verification server to the check server;

and

printing a check including data from the check server as a negotiable instrument at the remote location.

2.-3. (Cancelled)

4. (Original) The method of Claim 1 where the check is printed by a secure printer connected to a check printing station at the remote location.

5. (Original) The method of Claim 1 further comprising the steps of:
storing the approval from the check verification server in a merchant file in the check server; and,

downloading the merchant file from the check server to a check printing station.

6. (Previously Presented) The method of claim 5 further comprising:
transmitting an approval from the check verification server to the client computer in addition to the check server.

7. (Previously Presented) The method of Claim 6 where the check is printed using a secure printer connected to the check printing station and the secure printer is a magnetic ink character recognition-enabled printer.

8. (Cancelled)

9. (Original) The method of Claim 6 where the network is the Internet.

10. (Original) The method of Claim 6 where the approval comprises the customer data transmitted from the client computer to the check server.

11. (Previously Presented) The method of claim 6 where the approval comprises a guarantee of payment to a merchant.

12.-15. (Cancelled)

16. (Previously Presented) A system for settling and verifying checks over a network comprising:

a client computer connected via a network to a merchant server at a location remote from the client computer;

a merchant server connected to a check printing station, a printer and a check server via a network, the check printing station, the printer, and the check server being at a location remote from the client computer;

the check server connected via a network to a check verification server at a location remote from the client computer, the merchant server, the check server, the printing station, and the printer;

the check server comprising a merchant file, the merchant file comprising an approval transmitted from the check verification server, information identifying an order transmitted from the client computer to the merchant server, and customer data inputted into the client computer and transmitted from the client computer to the check server;

the check printing station comprising a copy of the merchant file downloaded from the check server such that the check printing station can use the downloaded merchant file to print a check using the printer; and

the merchant server comprising a mechanism for confirming the order or payment to the client computer and the client verification server.

17. (Original) The system of Claim 16 where the network is the ACH network.
18. (Original) The system of Claim 16 where the network is the Internet.
19. (Original) The system of Claim 16 where the printer is a magnetic ink character recognition-enabled printer.

20.-22. (Cancelled)

23. (Previously Presented) A method for printing and verifying checks over a network for a customer to remotely purchase goods or services from a merchant using a check printed by the merchant, the method comprising:

a merchant printing a check including magnetic ink characters that identify a customer's checking account in a first location as payment for a customer's selection, from a second location remote from the first location, of goods and/or services offered by the merchant; where the check is a negotiable instrument when printed by the merchant.

24. (Previously Presented) The method of claim 23 wherein the customer utilizes a web browser to make the selections, to preview the check before it is printed, and to authorize the merchant to print the check.

25. (Previously Presented) The method of claim 23 wherein the merchant prints the check by downloading a merchant file from a check server accessed via the Internet and utilizing the merchant file at a check printing station to print the check.

26. (Previously Presented) The method of claim 23 further comprising:

using a web browser on a client computer to

connect to a merchant web server at a location remote from the client computer,

view a merchant web site located on the merchant server and comprising
hypertext markup language (HTML) source code and a merchant database,

select goods or services from the web site, and

select payment by check for the selected goods and services, where payment
selection is accomplished by means allowed by HTML source code of the
merchant web site; then

using the HTML source code of the merchant web site to

cause the web browser to connect to a check web server that is not the merchant
web server or the client computer, where the web server includes a check server
database,

transmit customer data stored in the merchant database to the check server,
transmit transaction data to the check server, the transaction data including an
indicator of whether to print a check immediately or at a later time; then
using the web browser on the client computer to
display a request from the check server for customer data where displaying the
request causes data stored in the merchant database and transmitted to the check
server to be displayed as filled in fields,
pass a unique number generated by the check server and used to associate a
proper record in the check server database with the customer to the merchant web
server, the merchant web server using the unique number to associate a proper
record in the merchant server database with the customer,
transmit magnetic ink character recognition (MICR) line information including a
routing number to the check web server, the check web server verifying the
validity of the routing number and causing the web browser to prompt the
customer for a correct routing number if the routing number is invalid,
display a preview of a check to be printed; and
using the check web server to obtain an approval from a check verification web server of
a check verification service provided, the approval indicating a guarantee of
payment by the check verification service provided, and
to store the obtained approval in a merchant file; and then
downloading the merchant file from the check web server to a printing station and
printing the check.